In re: Lynn A. Yasenchak Debtor Case No. 13-02498-JJT Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5 User: DDunbar Page 1 of 3 Date Rcvd: Jul 13, 2016 Form ID: 309A Total Noticed: 63

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jul 15, 2016.
db
                 +Lynn A. Yasenchak,
                                         32 Grove Street,
                                                               Trucksville, PA 18708-1724
                 **Alexandra Teresa Garcia, McCabe, Weisberg & Conway, P.C., Suite 1400, Philadelphia, PA 19109-1060
                                                                                       123 South Broad Street,
aty
                 +Celine P DerKrikorian, McCabe, Weisberg and Conway, P.C.,
123 South Broad Street, Suite 1400, Philadelphia, PA 19109-1060
+Joshua I Goldman, KML Law Group, P.C., 701 Market Street, Suite
aty
aty
                                                                                         Suite 5000,
                   Philadelphia, PA 19106-1541
                 +Kevin T McQuail, McCabe, Weisberg & Conway, PC, 123 S. Broad Street, Suite 2080,
aty
                   Philadelphia, PA 19109-1031
                 +Marisa Myers Cohen,
                                          McCabe, Weisberg & Conway, 123 South Broad Street,
                                                                                                          Suite 2080,
aty
                 Philadelphia, PA 19109-1031
+Robert P. Sheils, Jr (Trustee),
                                                        Sheils Law Associates, PC, 108 North Abington Road,
t.r
                   Clarks Summit, PA 18411-2505
                 +Lakeview Loan Servicing, LLC.,
                                                       McCabe Weisberg and Conway, P.C.,
                                                                                               123 S Broad Street,
cr
                 Suite 1400, Philadelphia, PA 19109-1060
+AES/M&T ELT - PHEAA, 1200 North 7th Street, Harrisburg,
+BillMeLater, Attn: Rick Foertschbeck, P. O. Box 5138,
4315327
                                                                        Harrisburg, PA 17102-1419
4315329
                                                                                       Timonium, MD 21094-5138
4375468
                 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk, VA 23541-0907
                 +Chris Camp, 458 Indian Lake Trail, White Haven, PA 18661-2015
+Cross Valley Federal Credit Union, 640 Baltimore Drive, Wilke
4315331
4321001
                                                            640 Baltimore Drive, Wilkes-Barre, PA 18702-7943
                 +Cross Velley FCU, 640 Baltimore Drive, Wilkes-Barre, PA 18702-7943
+DAMA, 101 MEMORIAL HWY, SHAVERTOWN PA 18708-7703
4315335
             ++++DAMA, 101 MEMORIAL HWY, SHAVERTOWN PA 18708-7703
(address filed with court: DAMA, 530 S. Memorial Highway,
4315336
                                                                                        Shavertown, PA 18708)
                 +Dallas Area Municipal Authority,
                                                         101 Memorial Highway, Shavertown, PA 18708-7703
4342166
                  ECMC,
                                            ST. PAUL MN 55116-0408
4651247
                          PO BOX 16408,
4651248
                  ECMC,
                           PO BOX 16408,
                                             ST. PAUL MN 55116-0408,
                                                                           ECMC,
                                                                                   PO BOX 16408,
                   ST. PAUL MN 55116-0408
4330921
                 +Kevin T McQuail, Esquire,
                                                 McCabe, Weisberg & Conway, PC, 123 South Broad Street, Suite 1400,
                   Philadelphia, PA 19109-1060
4379280
                 +Lakeview Loan Servicing, LLC,
                                                     c/o Margaret Gairo, 123 S. Broad Street, Suite 1400,
                 Philadelphia, PA 19109-1060
+Law Office of David J Harris,
                                                     67-69 Public Square Suite 700, Wilkes-Barre, PA 18701-2515
4315326
                 +Linda Yasenchak, 11 Oak Street, Wyor
+PA American Water, P. O. Box 371412,
+PHEAA, PO BOX 8147, HARRISBURG, PA 1
                                                         Wyoming, PA 18644-1315
4315345
4315348
                                                                Pittsburgh, PA 15250-7412
                                            HARRISBURG, PA 17105-8147
4322097
4321770
                 +PNC BANK, PO BOX 94982,
                                                CLEVELAND, OH 44101-4982
4315349
                 +PNC Bank,
                                2730 Liberty Avenue, Pittsburgh, PA 15222-4747
                                        32 Grove Street,
                                                              Trucksville, PA 18708-1724
4315325
                 +Yasenchak Lynn A,
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                  E-mail/Text: dh@lawofficeofdavidharris.com Jul 13 2016 19:18:40
                                                                                               David J. Harris,
aty
                   69 Public Square, Suite 700,
                                                      Wilkes-Barre, PA 18701
                 +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Jul 13 2016 19:18:59
                                                                                               United States Trustee,
ust
                 228 Walnut Street, Suite 1190,
+EDI: PRA.COM Jul 13 2016 19:13:00
                                                       Harrisburg, PA 17101-1722
                                                             PRA Receivables Management LLC, PO Box 41067,
cr
                   Norfolk, VA 23541-1067
4315328
                  EDI: BANKAMER.COM Jul 13 2016 19:13:00
                                                                   Bank Of America, P. O. Box 650070,
                   Dallas, TX 75265-0070
                 +EDI: BANKAMER.COM Jul 13 2016 19:13:00
4329974
                                                                   Bank of America, N.A.,
                                                                                              7105 Corporate Drive,
                                Plano, TX 75024-4100
                   PTX-B-209,
4365998
                  EDI: BL-BECKET.COM Jul 13 2016 19:13:00
                                                                    Capital One NA, c/o Becket and Lee LLP,
                   POB 3001, Malvern PA 19355-0701
                 +EDI: CHASE.COM Jul 13 2016 19:13:00
4315330
                                                               Chase Bank USA, N.A., P. O. Box 15298,
                 Wilmington, DE 19850-5298
+EDI: WFNNB.COM Jul 13 2016 19:13:00
4315332
                                                               Comenity Bank/New York & Co., P. O. Box 182789,
                   Columbus, OH 43218-2789
4315333
                 +EDI: WFNNB.COM Jul 13 2016 19:13:00
                                                               Comenity Bank/Pier One, 4590 East Broad Street,
                   Columbus, OH 43213-1301
4315334
                 +EDI: RCSFNBMARIN.COM Jul 13 2016 19:13:00
                                                                      Credit One Bank,
                                                                                            P. O. Box 98873,
                   Las Vegas, NV 89193-8873
                 +EDI: TSYS2.COM Jul 13 2016 19:13:00
4320477
                                                                Department Stores National Bank/Macys,
                   Bankruptcy Processing,
                                              Po Box 8053,
                                                                Mason, OH 45040-8053
                 +EDI: RMSC.COM Jul 13 2016 19:13:00
                                                              GE Capital Retail Bank,
4315338
                                                                                            Attn: Bankruptcy Dept.,
                  P. O. Box 103104, Roswell, GA 30 EDI: RMSC.COM Jul 13 2016 19:13:00
                                        Roswell, GA 30076-9104
                                                              GECRB/GAP, Collection Department, P. O. Box 960017,
4315339
                   Orlando, FL 32896-0017
4315340
                 +EDI: RMSC.COM Jul 13 2016 19:13:00
                                                              GECRB/JC Penney,
                                                                                    P. O. Box 965007,
                   Orlando, FL 32896-5007
                  EDI: RMSC.COM Jul 13 2016 19:13:00
4315341
                                                              GECRB/Lowe's, Collection Department,
                   P. O. Box 530914, Atlanta, GA 30353-0914
                 +EDI: RMSC.COM Jul 13 2016 19:13:00
4315342
                                                              GECRB/Nations, P. O. Box 965036.
                   Orlando, FL 32896-5036
4315343
                 +EDI: RMSC.COM Jul 13 2016 19:13:00
                                                              GECRB/Sam's Club, P. O. Box 965005,
                   Orlando, FL 32896-5005
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District/off: 0314-5 User: DDunbar Page 2 of 3 Date Rcvd: Jul 13, 2016 Form ID: 309A Total Noticed: 63

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)
4354852
                 EDI: JEFFERSONCAP.COM Jul 13 2016 19:13:00
                                                                      Jefferson Capital Systems LLC,
                                                                                                           PO BOX 7999,
                  SAINT CLOUD MN 56302-9617
4315344
                 +EDI: CBSKOHLS.COM Jul 13 2016 19:13:00
                                                                 Kohl's/Capone,
                                                                                  P. O. Box 3115,
                  Milwaukee, WI 53201-3115
4326766
                 EDI: RESURGENT.COM Jul 13 2016 19:13:00
                                                                  LVNV Funding, LLC its successors and assigns as,
                   assignee of FNBM, LLC,
                                              Resurgent Capital Services,
                                                                               PO Box 10587,
                   Greenville, SC 29603-0587
                 +EDI: TSYS2.COM Jul 13 2016 19:13:00
4315346
                                                              Macy's,
                                                                         P. O. Box 8218,
                                                                                             Mason, OH 45040-8218
4315347
                 +EDI: HFC.COM Jul 13 2016 19:13:00
                                                            Orchard Bank,
                                                                             P. O. Box 5253,
                  Carol Stream, IL 60197-5253
4366863
                 EDI: PRA.COM Jul 13 2016 19:13:00
                                                            Portfolio Recovery Associates, LLC,
                                                                                                      POB 12914,
                  Norfolk VA 23541
4506184
                 EDI: PRA.COM Jul 13 2016 19:13:00
                                                            Portfolio Recovery Associates, LLC,
                                                                                                      POB 41067,
                  Norfolk, VA 23541
                EDI: PRA.COM Jul 13 2016 19:13:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541 +E-mail/Text: csc.bankruptcy@anwater.com Jul 13 2016 19:19:15 Pennsylvania American Water
4506185
                                                                                         Pennsylvania American Water,
4342159
                  PO Box 578,
                                 Alton, IL 62002-0578
4333001
                 EDI: Q3G.COM Jul 13 2016 19:13:00
                                                            Quantum3 Group LLC as agent for,
                                                                                                   Comenity Bank,
                  PO Box 788,
                                  Kirkland, WA 98083-0788
                 +E-mail/Text: bncmail@w-legal.com Jul 13 2016 19:19:02
4335359
                                                                                  TD BANK USA, N.A.,
                 C O WEINSTEIN AND RILEY, PS, 2001 WES
+EDI: WTRRNBANK.COM Jul 13 2016 19:13:00
                                                    2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4315350
                                                                  Target National Bank,
                                                                                            P. O. Box 673,
                  Minneapolis, MN 55440-0673
                 E-mail/Text: bkrcy@ugi.com Jul 13 2016 19:19:11
4315351
                                                                           UGI Penn Natural Gas, P. O. Box 15533,
                 Wilmington, DE 19886-5533
E-mail/Text: bkrcy@ugi.com Jul 13 2016 19:19:11
4352772
                                                                           UGI Penn Natural Gas Inc,
                                                                                                          One UGI Center,
                             Wilkes Barre, PA 18711
                  Bldg F,
4315352
                 E-mail/Text: bkrcy@ugi.com Jul 13 2016 19:19:11
                                                                           UGI Utilities, Inc.,
                                                                                                     P. O. Box 15523,
                  Wilmington, DE 19886-5523
                 EDI: USBANKARS.COM Jul 13 2016 19:14:00
                                                                  Elan Financial Services,
4315337
                                                                                                P. O. Box 108,
                   Saint Louis, MO 63166
                 +EDI: WFFC.COM Jul 13 2016 19:13:00
4315353
                                                             WFFNB,
                                                                       800 Walnut Street,
                                                                                              Des Moines, IA 50309-3504
                 +EDI: WFFC.COM Jul 13 2016 19:13:00
4315354
                                                             WFFNB/Raymour & Flanigan,
                                                                                            800 Walnut Street,
                  Des Moines, IA 50309-3605
                 EDI: WFFC.COM Jul 13 2016 19:13:00
4325819
                                                             Wells Fargo Bank NA,
                                                                                    PO Box 10438,
                                    50306-0438
                  Des Moines IA
                                                                                                      TOTAL: 36
            ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                 ECMC, P. O. Box 16408, St. Paul, MN 55116-0408
                                                          PO BOX 41067,
4627892*
               ++PORTFOLIO RECOVERY ASSOCIATES LLC,
                                                                            NORFOLK VA 23541-1067
                 (address filed with court: Portfolio Recovery Associates, LLC,
                  Norfolk, VA 23541)
4627893*
                ++PORTFOLIO RECOVERY ASSOCIATES LLC,
                                                           PO BOX 41067,
                                                                            NORFOLK VA 23541-1067
                (address filed with court: Portfolio Recovery Associates, LLC, POB 4 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541)
                                                                                                        Norfolk, VA 23541,
                                                                                         POB 41067.
                                          PO Box 10438,
4333715*
                 Wells Fargo Bank NA,
                                                            Des Moines IA
                                                                              50306-0438
                                                                                                      TOTALS: 0, * 4, ## 0
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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 15, 2016 Signature: <u>/s/Joseph Speetjens</u>

District/off: 0314-5 User: DDunbar Page 3 of 3 Date Royd: Jul 13, 2016 Total Noticed: 63

Form ID: 309A

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2016 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor Lakeview Loan Servicing, LLC. ecfmail@mwc-law.com

Celine P DerKrikorian on behalf of Creditor Lakeview Loan Servicing, LLC. ecfmail@mwc-law.com David J. Harris on behalf of Debtor Lynn A. Yasenchak dh@lawofficeofdavidharris.com, davidharrisesqign@gmail.com

Joshua I Goldman on behalf of Creditor Lakeview Loan Servicing, LLC. bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com

Kevin T McQuail on behalf of Creditor BAC Home Loans Servicing LP ecfmail@mwc-law.com Marisa Myers Cohen on behalf of Creditor Lakeview Loan Servicing, LLC. Mcohen@mwc-law.com Michael G Oleyar (Trustee) mgoleyar@yahoo.com, pa22@ecfcbis.com;moleyar@ecf.epiqsystems.com Robert P. Sheils, Jr (Trustee) rsheils@sheilslaw.com,

rmcdonald@sheilslaw.com;PA41@ecfcbis.com;psheldon@sheilslaw.com

United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 9

Information t	o identify the case:		
Debtor 1 Debtor 2	Lynn A. Yasenchak	Social Security number or ITIN xxx-xx-3322	
	First Name Middle Name Last Name	EIN	
	First Name Middle Name Last Name	Social Security number or ITIN	
(Spouse, if filing)		EIN	
United States Ba	ankruptcy Court Middle District of Pennsylvania	Date case filed in chapter 13 May 13, 2013	
Case number:	5:13-bk-02498-JJT	Date case converted to chapter 7 May 6, 2016	

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Vici		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Lynn A. Yasenchak	
2.	All other names used in the last 8 years	aka Lynn Ann Yasenchak	
3.	Address	32 Grove Street Trucksville, PA 18708	
4.	Debtor's attorney Name and address	David J. Harris 69 Public Square, Suite 700 Wilkes-Barre, PA 18701	Contact phone 570 823-9400 Email: dh@lawofficeofdavidharris.com
5.	Bankruptcy trustee Name and address	Robert P. Sheils, Jr (Trustee) Sheils Law Associates, PC 108 North Abington Road Clarks Summit, PA 18411	Contact phone 570 587–2600 Email: <u>rsheils@sheilslaw.com</u>

For more information, see page 2 >

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

page 1

6. Bankruptcy clerk's office

Documents in this case may be filed at this 197 South Main Street address. You may inspect all records filed in this case at this office or online at www.pacer.gov.

U.S. Bankruptcy Court 274 Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701 Hours open Monday – Friday 9:00 AM to 4:00 PM

Contact phone (570) 831-2500

Date: July 13, 2016

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

August 26, 2016 at 09:30 AM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location:

Courtroom #2, Max Rosenn US Courthouse, 197 South Main Street, Wilkes-Barre, PA 18701

*** Valid photo identification and proof of social security number are required ***

8. Presumption of abuse

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.

9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: September 6, 2016

- You must file a complaint:
- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or
- if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).

You must file a motion:

 if you assert that the discharge should be denied under § 727(a)(8) or (9).

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

10. Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

page 2